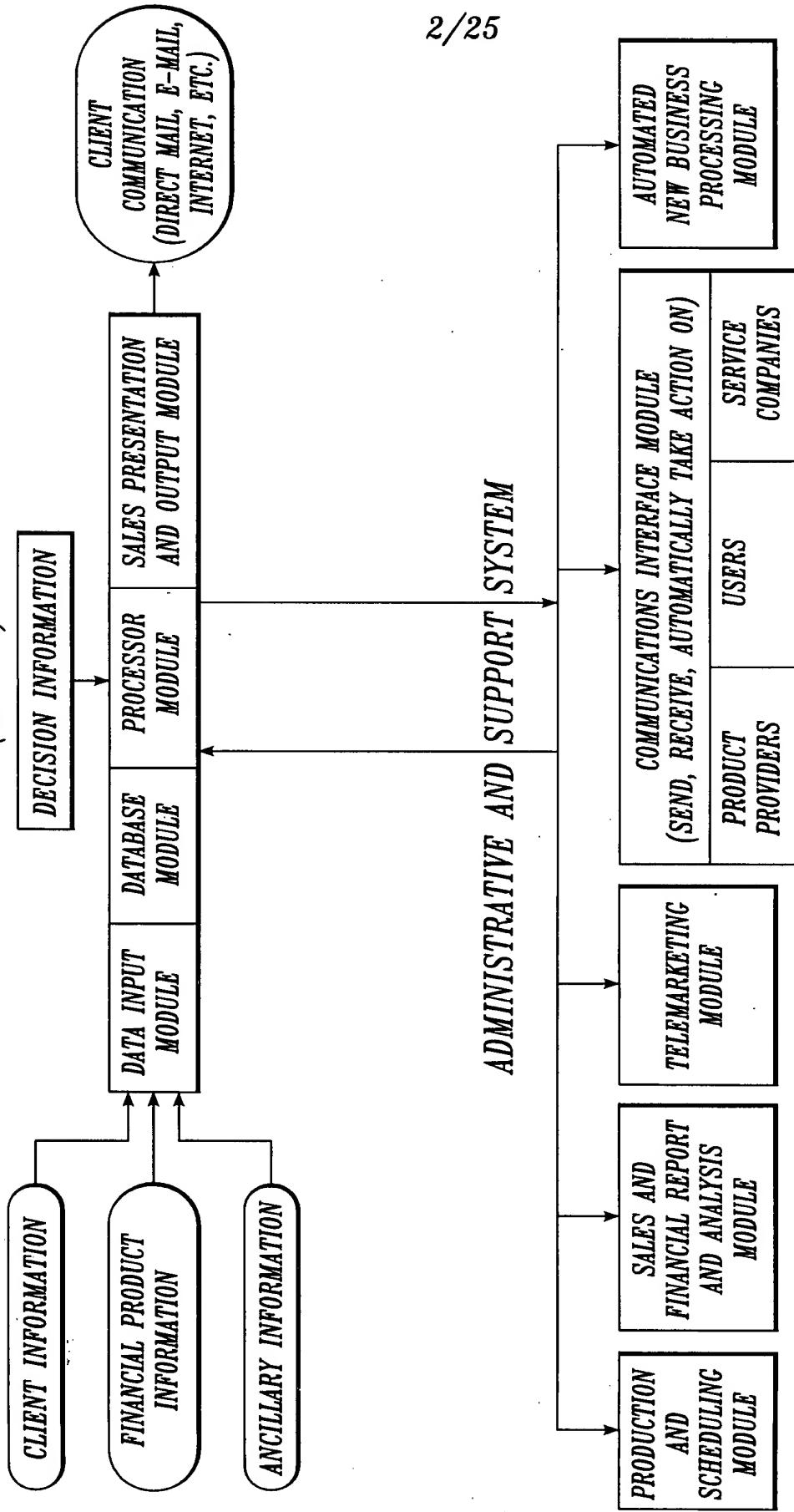


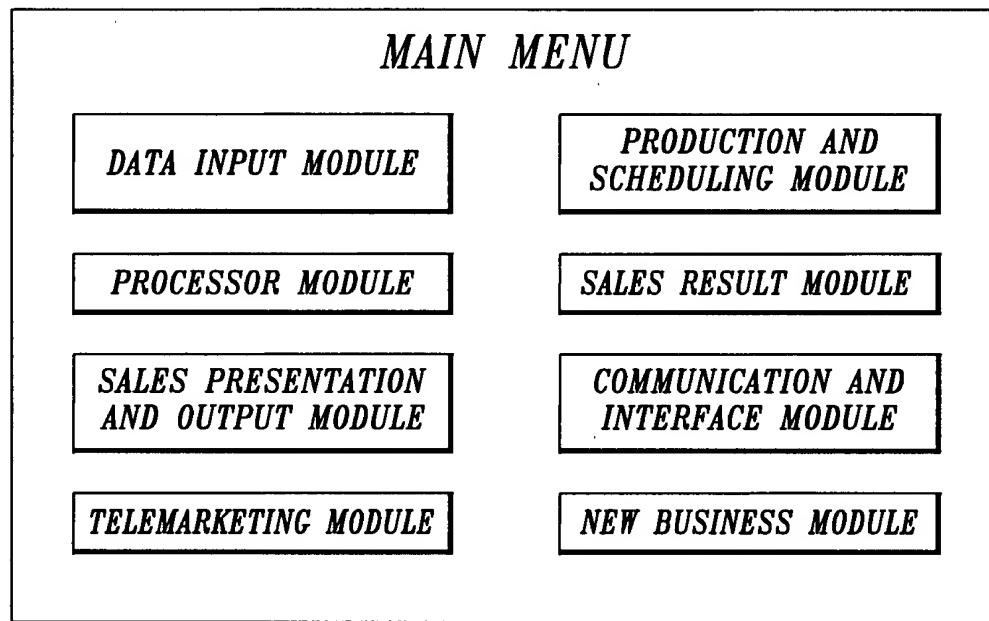
Fig. 1

**CORE SYSTEM  
(MODULES)**



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*Fig. 2*



*Fig. 3*

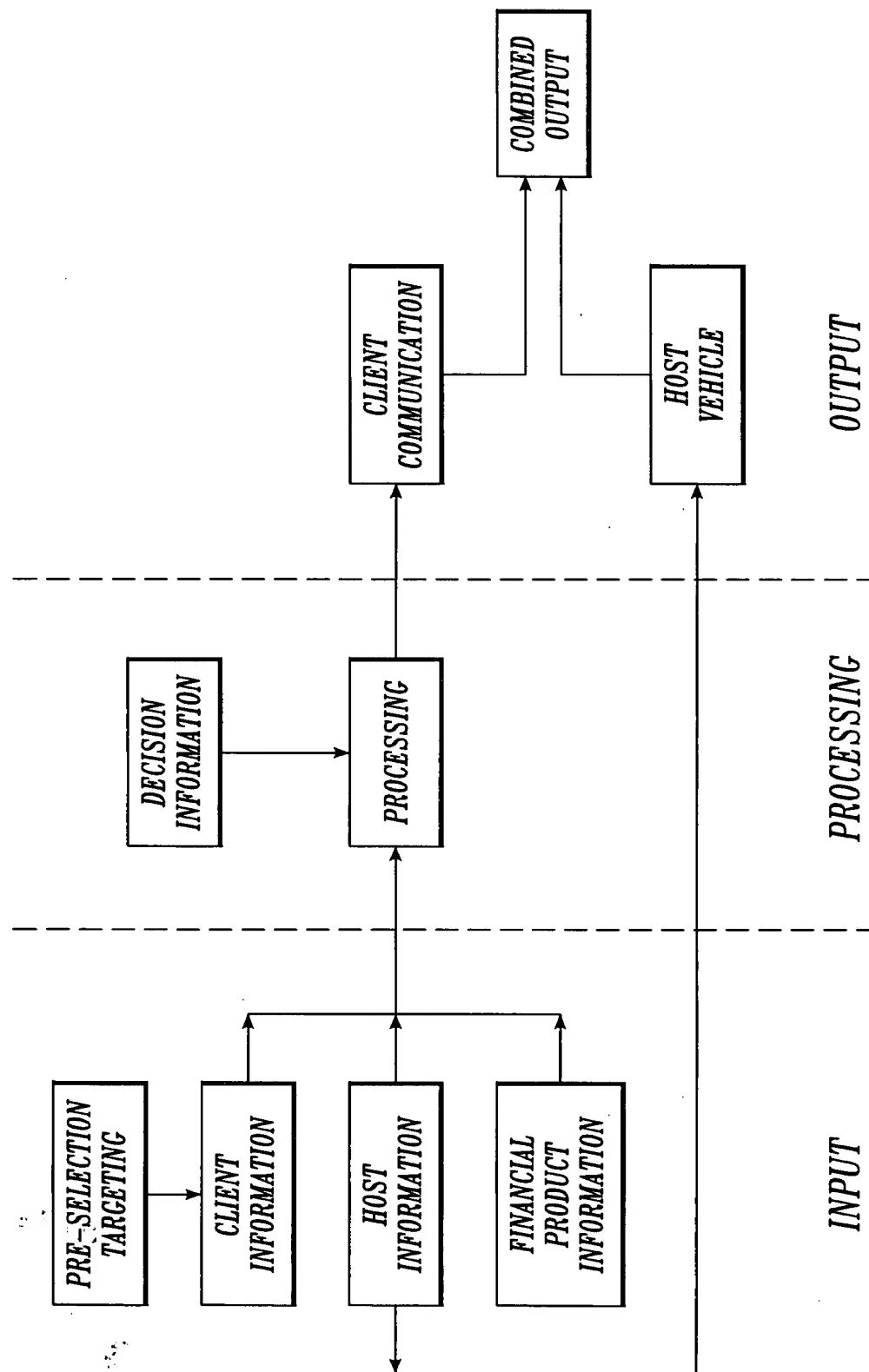
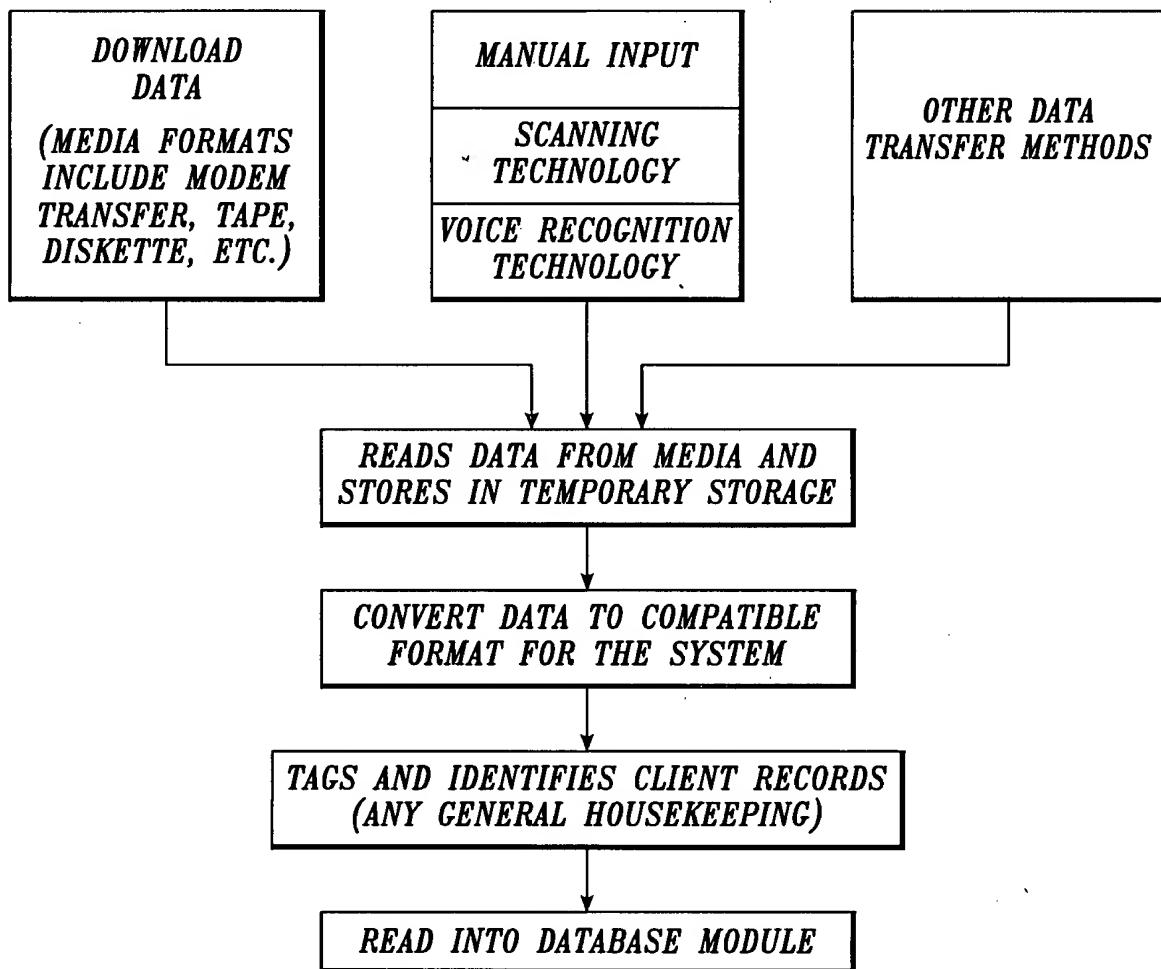


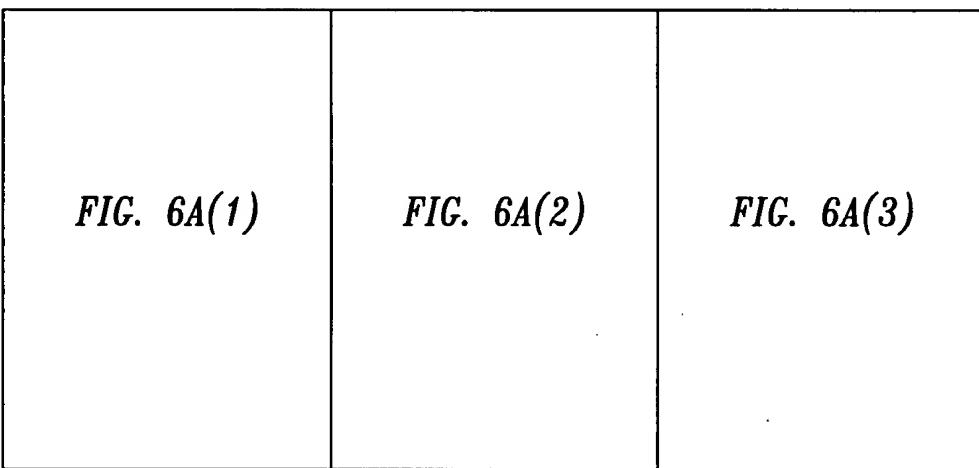
Fig. 4

## DATA INPUT MODULE



*Fig. 5*

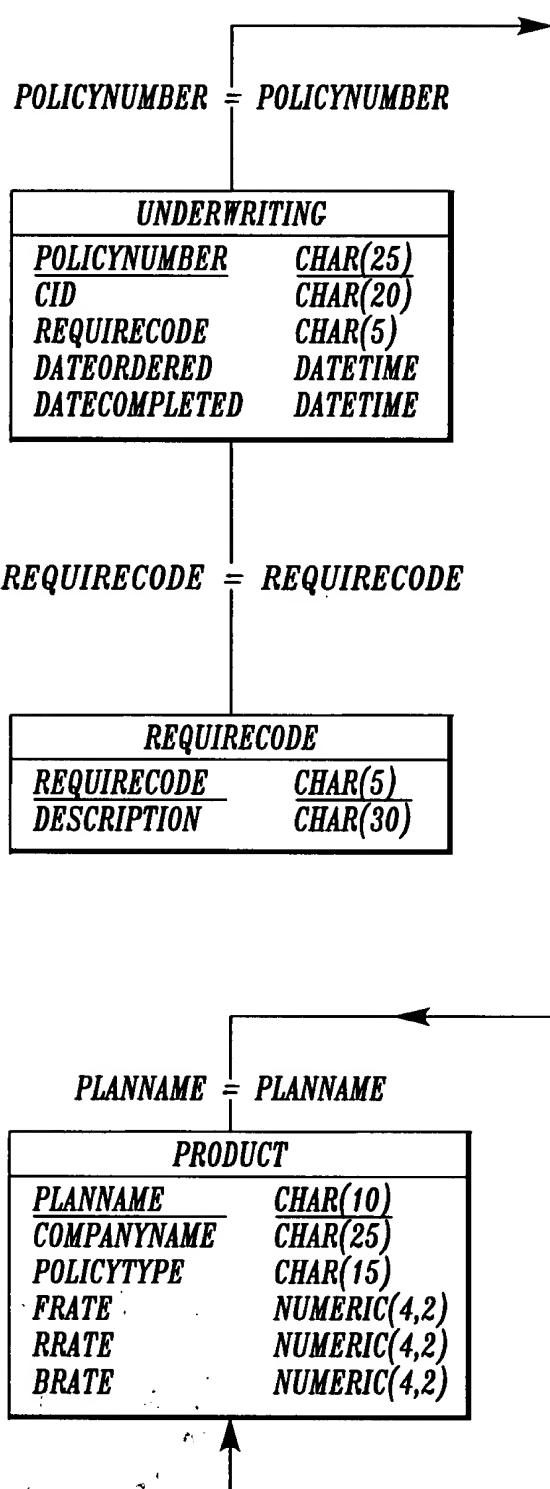
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*Fig. 6A*

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Fig. 6A(1)



**POLICY**

<b>POLICYNUMBER</b>	<u>CHAR(25)</u>
<b>CID</b>	<u>CHAR(20)</u>
<b>RELATION</b>	<u>INT</u>
<b>INSUREDLNAME</b>	<u>CHAR(30)</u>
<b>INSUREDFNAME</b>	<u>CHAR(30)</u>
<b>CLIENTNAME</b>	<u>CHAR(10)</u>
<b>POLICYSTATUS</b>	<u>CHAR(10)</u>
<b>PLANNNAME</b>	<u>CHAR(10)</u>
<b>FACEAMOUNT</b>	<u>NUMERIC(15,2)</u>
<b>MODALPREMIUM</b>	<u>NUMERIC(10,2)</u>
<b>TARGETPREMIUM</b>	<u>NUMERIC(10,2)</u>
<b>PAYMENTMODE</b>	<u>INT</u>
<b>CASHVALUE</b>	<u>NUMERIC(10,2)</u>
<b>SURRENDERCHARGE</b>	<u>DATETIME</u>
<b>DATERECEIVED</b>	<u>DATETIME</u>
<b>DATESUBMITTED</b>	<u>DATETIME</u>
<b>DATEISSUED</b>	<u>DATETIME</u>
<b>DATEPLACED</b>	<u>DATETIME</u>
<b>DATERELEASED</b>	<u>DATETIME</u>
<b>DATEFALLOFF</b>	<u>DATETIME</u>
<b>FALLOFFREASON</b>	<u>CHAR(15)</u>
<b>POLICYDATE</b>	<u>DATETIME</u>
<b>AGENTNUMBER</b>	<u>CHAR(10)</u>
<b>PROGRAMNUMBER</b>	<u>INT</u>
<b>ISSUEAGE</b>	<u>INT</u>
<b>FRATE</b>	<u>NUMERIC(4,2)</u>
<b>RRATE</b>	<u>NUMERIC(4,2)</u>
<b>BRATE</b>	<u>NUMERIC(4,2)</u>
<b>COMMROLLOVER</b>	<u>NUMERIC(12,2)</u>
<b>NONCOMMROLLOVER</b>	<u>NUMERIC(12,2)</u>
<b>REPLACEPOLNUM1</b>	<u>CHAR(25)</u>
<b>REPLACEPOLNUM2</b>	<u>CHAR(25)</u>
<b>REPLACEPOLNUM3</b>	<u>CHAR(25)</u>
<b>FIRSTYEARSPLIT1</b>	<u>NUMERIC(4,2)</u>
<b>RENEWALSPLIT1</b>	<u>NUMERIC(4,2)</u>
<b>FIRSTYEARSPLIT2</b>	<u>NUMERIC(4,2)</u>
<b>RENEWALSPLIT2</b>	<u>NUMERIC(4,2)</u>
<b>PREMIUM</b>	<u>NUMERIC(10,2)</u>

TO FIG. 6A(2)

**CID** = **CID**

**PLANNNAME** = **SOLDPRODUCT**

**PROGRAMNUMBER** = **PROGRAMNUMBER**

Fig. 6A(2)

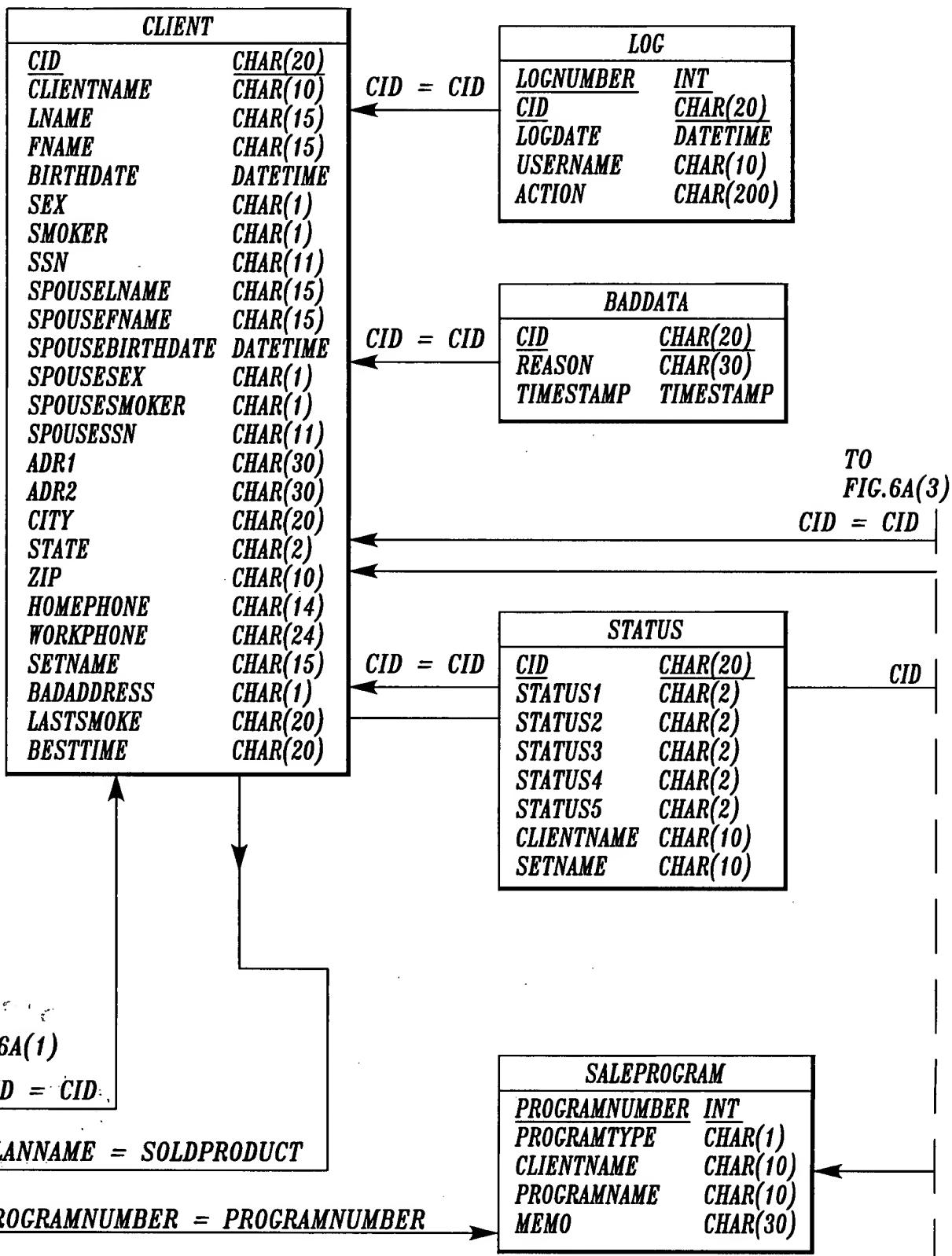
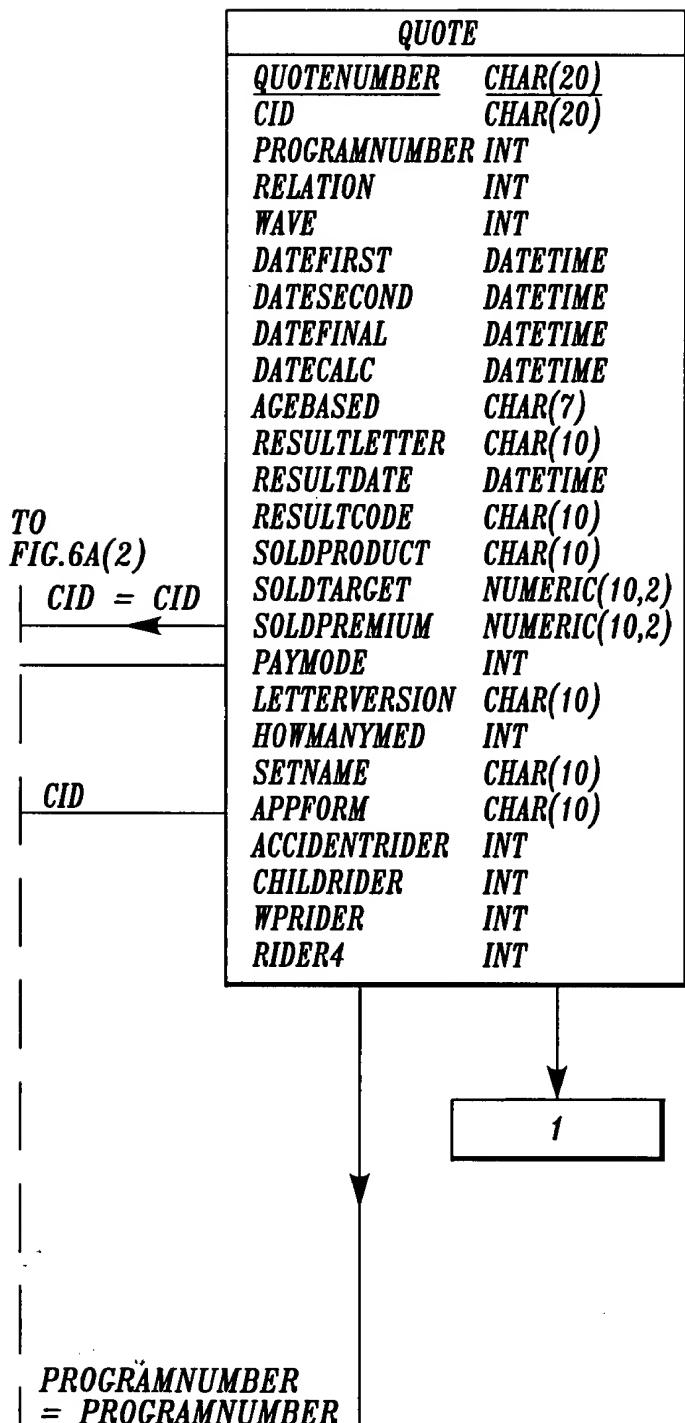
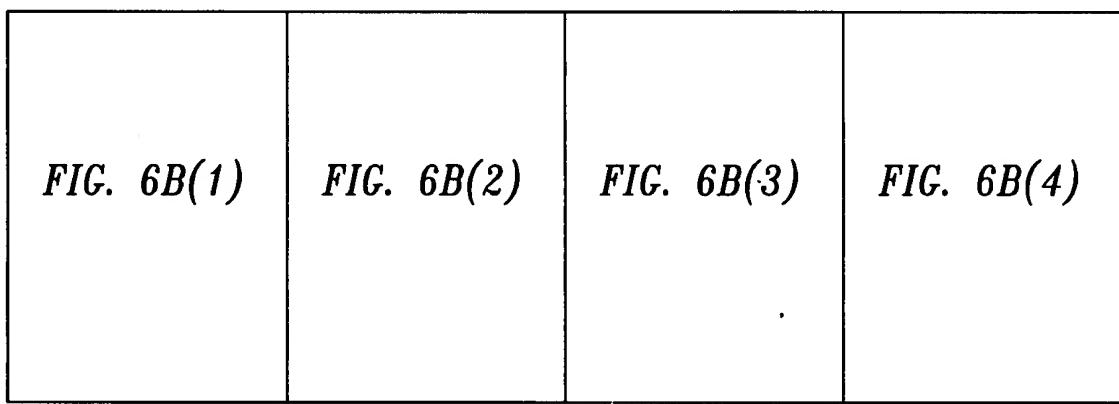


Fig. 6A(3)



DEMOGRAPHIC	
<u>CID</u>	CHAR(20)
<u>INCOME1</u>	INT
<u>INCOME2</u>	INT
<u>LOANNUMBER</u>	CHAR(20)
<u>LOANAMOUNT</u>	NUMERIC(15,2)
<u>LOANPAYMENT</u>	NUMERIC(10,2)
<u>LOANTYPE</u>	CHAR(10)
<u>LOANDATE</u>	DATETIME
<u>LOANINTERESTRATE</u>	NUMERIC(4,2)
<u>LOANTERM</u>	INT
<u>LOANMODE</u>	INT
<u>ACCOUNTNUMBER</u>	CHAR(20)
<u>HHNUMBER</u>	CHAR(12)
<u>ACCOUNTTYPE</u>	CHAR(10)
<u>BANKNUM</u>	CHAR(5)
<u>BRANCHNUM</u>	CHAR(5)
<u>BUSINESS</u>	CHAR(1)
<u>BDAYTYPE</u>	CHAR(1)
<u>TRWMATCH</u>	CHAR(1)
<u>ADRVERIFY</u>	CHAR(1)
<u>DWELLINGCODE</u>	CHAR(1)
<u>LENRES</u>	INT
<u>CENSUSHHINC</u>	INT
<u>CENSUSEDUC</u>	INT
<u>CENSUSHOME</u>	INT
<u>CENSUSCHILDREN</u>	INT
<u>CENSUSOWNEROC</u>	INT
<u>CENSUSRENT</u>	INT
<u>CENSUSLENRES</u>	INT
<u>MARITALCODE</u>	CHAR(1)
<u>PRESELDPARENT</u>	CHAR(1)
<u>PRESCHILDREN</u>	CHAR(1)
<u>HHCODE</u>	CHAR(1)
<u>OWNRENTCODE</u>	CHAR(1)
<u>CHILDO18</u>	INT
<u>CHILDO3</u>	INT
<u>CHILD4T06</u>	INT
<u>CHILD7T09</u>	INT
<u>CHILD10T012</u>	INT
<u>CHILD13T018</u>	INT
<u>PSYCLE</u>	CHAR(2)

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*Fig. 6B*

PGM1

QUOTENUMBER	CHAR(20)
APLANNNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
ADURATION	INT
AMED	CHAR(1)
A2PLANNNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2DURATION	INT
A2MED	INT
BPLANNNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BDURATION	INT
BMED	INT
B2PLANNNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2DURATION	INT
B2MED	INT
CPLANNNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CNTPREM	NUMERIC(10,2)
CTNPREM	NUMERIC(10,2)
CDURATION	INT
CMED	INT
C2PLANNNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2NTPREM	NUMERIC(10,2)
C2TNPREM	NUMERIC(10,2)
C2DURATION	INT
C2MED	INT
CMONEYBACK	NUMERIC(15,2)
CMONEYWHEN	NUMERIC(15,2)
CID	CHAR(20)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CTARGET	NUMERIC(10,2)

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TO FIG.6B(2)

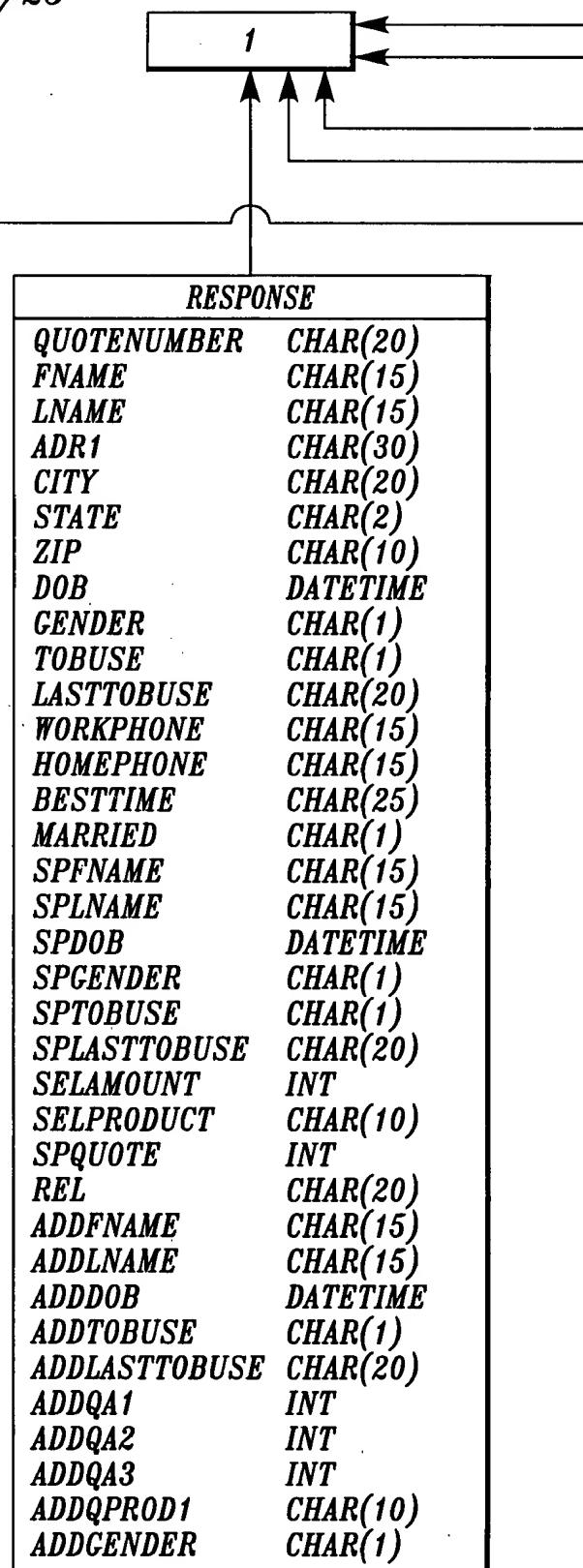


Fig. 6B(1)

TO FIG.6B(1)

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TO FIG.6B(3)

PGM2

QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT

CONTINUED

PGM2 (CONTINUED)

ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM1	NUMERIC(10,2)
CHILDRIDERAMT	NUMERIC(15,2)
CHILDRIDERPREM	NUMERIC(10,2)
M1APREM	NUMERIC(10,2)
M2APREM	NUMERIC(10,2)
M1BPREM	NUMERIC(10,2)
M2BPREM	NUMERIC(10,2)
M1CPREM	NUMERIC(10,2)
M2CPREM	NUMERIC(10,2)
LOANAMOUNT	NUMERIC(15,2)
COBORROWER	CHAR(10)
LOANYEAR	CHAR(4)
M1ATPREM	NUMERIC(10,2)
M2ATPREM	NUMERIC(10,2)
M1BTPREM	NUMERIC(10,2)
M2BTPREM	NUMERIC(10,2)
M1CTPREM	NUMERIC(10,2)
M2CTPREM	NUMERIC(10,2)

Fig. 6B(2)

PGM3	
<u>QUOTENUMBER</u>	CHAR(20)
<u>APLANNNAME</u>	CHAR(10)
<u>ADB</u>	NUMERIC(15,2)
<u>APREM</u>	NUMERIC(10,2)
<u>ATPREM</u>	NUMERIC(10,2)
<u>AMED</u>	CHAR(1)
<u>A2PLANNNAME</u>	CHAR(10)
<u>A2DB</u>	NUMERIC(15,2)
<u>A2PREM</u>	NUMERIC(10,2)
<u>A2TPREM</u>	NUMERIC(10,2)
<u>A2MED</u>	INT
<u>BPLANNNAME</u>	CHAR(10)
<u>BDB</u>	NUMERIC(15,2)
<u>BPREM</u>	NUMERIC(10,2)
<u>BTPREM</u>	NUMERIC(10,2)
<u>BMED</u>	INT
<u>B2PLANNNAME</u>	CHAR(10)
<u>B2DB</u>	NUMERIC(15,2)
<u>B2PREM</u>	NUMERIC(10,2)
<u>B2TPREM</u>	NUMERIC(10,2)
<u>B2MED</u>	INT
<u>CPLANNNAME</u>	CHAR(10)
<u>CDB</u>	NUMERIC(15,2)
<u>CPREM</u>	NUMERIC(10,2)
<u>CTPREM</u>	NUMERIC(10,2)
<u>CMED</u>	INT
<u>C2PLANNNAME</u>	CHAR(10)
<u>C2DB</u>	NUMERIC(15,2)
<u>C2PREM</u>	NUMERIC(10,2)
<u>C2TPREM</u>	NUMERIC(10,2)
<u>C2MED</u>	INT
<u>CID</u>	CHAR(10)
<u>PROGRAMNUMBER</u>	INT
<u>RELATION</u>	INT
<u>WAVE</u>	INT

CONTINUED

PGM3 (CONTINUED)	
<u>ACCIDDBAMT</u>	NUMERIC(15,2)
<u>ACCIDDBPREM1</u>	NUMERIC(10,2)
<u>ACCIDDBPREM2</u>	NUMERIC(10,2)
<u>WP1APREM</u>	NUMERIC(10,2)
<u>WP2APREM</u>	NUMERIC(10,2)
<u>WP1BPREM</u>	NUMERIC(10,2)
<u>WP2BPREM</u>	NUMERIC(10,2)
<u>WP1CPREM</u>	NUMERIC(10,2)
<u>WP2CPREM</u>	NUMERIC(10,2)
<u>REL</u>	CHAR(10)
<u>REL_NAME</u>	CHAR(10)
<u>WP1ATPREM</u>	NUMERIC(10,2)
<u>WP2ATPREM</u>	NUMERIC(10,2)
<u>WP1BTPREM</u>	NUMERIC(10,2)
<u>WP2BTPREM</u>	NUMERIC(10,2)
<u>WP1CTPREM</u>	NUMERIC(10,2)
<u>WP2CTPREM</u>	NUMERIC(10,2)

Fig. 6B(3)

PGM4	
<u>QUOTENUMBER</u>	<u>CHAR(20)</u>
<u>APLANNAM</u>	<u>CHAR(10)</u>
<u>ADB</u>	<u>NUMERIC(15,2)</u>
<u>APREM</u>	<u>NUMERIC(10,2)</u>
<u>ATPREM</u>	<u>NUMERIC(10,2)</u>
<u>AMED</u>	<u>CHAR(1)</u>
<u>A2PLANNAM</u>	<u>CHAR(10)</u>
<u>A2DB</u>	<u>NUMERIC(15,2)</u>
<u>A2PREM</u>	<u>NUMERIC(10,2)</u>
<u>A2TPREM</u>	<u>NUMERIC(10,2)</u>
<u>A2MED</u>	<u>INT</u>
<u>BPLANNAM</u>	<u>CHAR(10)</u>
<u>BDB</u>	<u>NUMERIC(15,2)</u>
<u>BPREM</u>	<u>NUMERIC(10,2)</u>
<u>BTPREM</u>	<u>NUMERIC(10,2)</u>
<u>BMED</u>	<u>INT</u>
<u>B2PLANNAM</u>	<u>CHAR(10)</u>
<u>B2DB</u>	<u>NUMERIC(15,2)</u>
<u>B2PREM</u>	<u>NUMERIC(10,2)</u>
<u>B2TPREM</u>	<u>NUMERIC(10,2)</u>
<u>B2MED</u>	<u>INT</u>
<u>CPLANNAM</u>	<u>CHAR(10)</u>
<u>CDB</u>	<u>NUMERIC(15,2)</u>
<u>CPREM</u>	<u>NUMERIC(10,2)</u>
<u>CTPREM</u>	<u>NUMERIC(10,2)</u>
<u>CMED</u>	<u>INT</u>
<u>C2PLANNAM</u>	<u>CHAR(10)</u>
<u>C2DB</u>	<u>NUMERIC(15,2)</u>
<u>C2PREM</u>	<u>NUMERIC(10,2)</u>
<u>C2TPREM</u>	<u>NUMERIC(10,2)</u>
<u>C2MED</u>	<u>INT</u>
<u>SPAPLANNAM</u>	<u>CHAR(10)</u>
<u>SPADB</u>	<u>NUMERIC(15,2)</u>
<u>SPAPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPATPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPAMED</u>	<u>CHAR(1)</u>
<u>SPA2PLANNAM</u>	<u>CHAR(10)</u>
<u>SPA2DB</u>	<u>NUMERIC(15,2)</u>
<u>SPA2PREM</u>	<u>NUMERIC(10,2)</u>
<u>SPA2TPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPA2MED</u>	<u>INT</u>

CONTINUED

PGM4 (CONTINUED)	
<u>SPBPLANNAM</u>	<u>CHAR(10)</u>
<u>SPBDB</u>	<u>NUMERIC(15,2)</u>
<u>SPBPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPBTPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPBMED</u>	<u>INT</u>
<u>SPB2PLANNAM</u>	<u>CHAR(10)</u>
<u>SPB2DB</u>	<u>NUMERIC(15,2)</u>
<u>SPB2PREM</u>	<u>NUMERIC(10,2)</u>
<u>SPB2TPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPB2MED</u>	<u>INT</u>
<u>SPCPLANNAM</u>	<u>CHAR(10)</u>
<u>SPCDB</u>	<u>NUMERIC(15,2)</u>
<u>SPCPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPCTPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPCMED</u>	<u>INT</u>
<u>SPC2PLANNAM</u>	<u>CHAR(10)</u>
<u>SPC2DB</u>	<u>NUMERIC(15,2)</u>
<u>SPC2PREM</u>	<u>NUMERIC(10,2)</u>
<u>SPC2TPREM</u>	<u>NUMERIC(10,2)</u>
<u>SPC2MED</u>	<u>INT</u>
<u>CID</u>	<u>CHAR(10)</u>
<u>PROGRAMNUMBER</u>	<u>INT</u>
<u>RELATION</u>	<u>INT</u>
<u>WAVE</u>	<u>INT</u>
<u>ACCIDDBAMT</u>	<u>NUMERIC(15,2)</u>
<u>ACCIDDBPREM1</u>	<u>NUMERIC(10,2)</u>
<u>ACCIDDBPREM1</u>	<u>NUMERIC(10,2)</u>
<u>WP1APREM</u>	<u>NUMERIC(10,2)</u>
<u>WP2APREM</u>	<u>NUMERIC(10,2)</u>
<u>WP1BPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP2BPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP1CPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP2CPREM</u>	<u>NUMERIC(10,2)</u>
<u>REL</u>	<u>CHAR(10)</u>
<u>REL_NAME</u>	<u>CHAR(10)</u>
<u>WP1ATPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP2ATPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP1BTPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP2BTPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP1CTPREM</u>	<u>NUMERIC(10,2)</u>
<u>WP2CTPREM</u>	<u>NUMERIC(10,2)</u>
<u>00M</u>	<u>CHAR(20)</u>

Fig. 6B(4)

### PROCESSOR MODULE

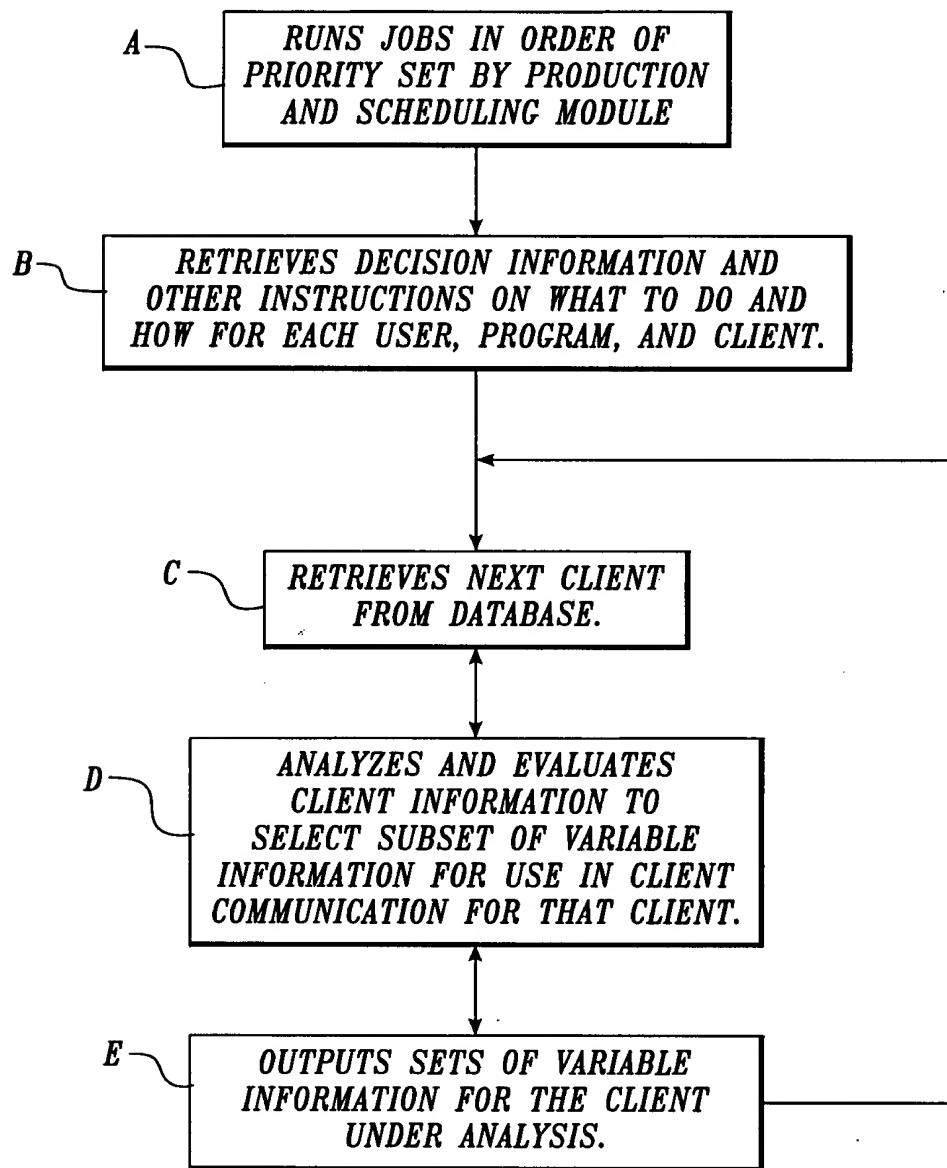


Fig. 7

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## PROCESSOR MODULE

Fig. 8

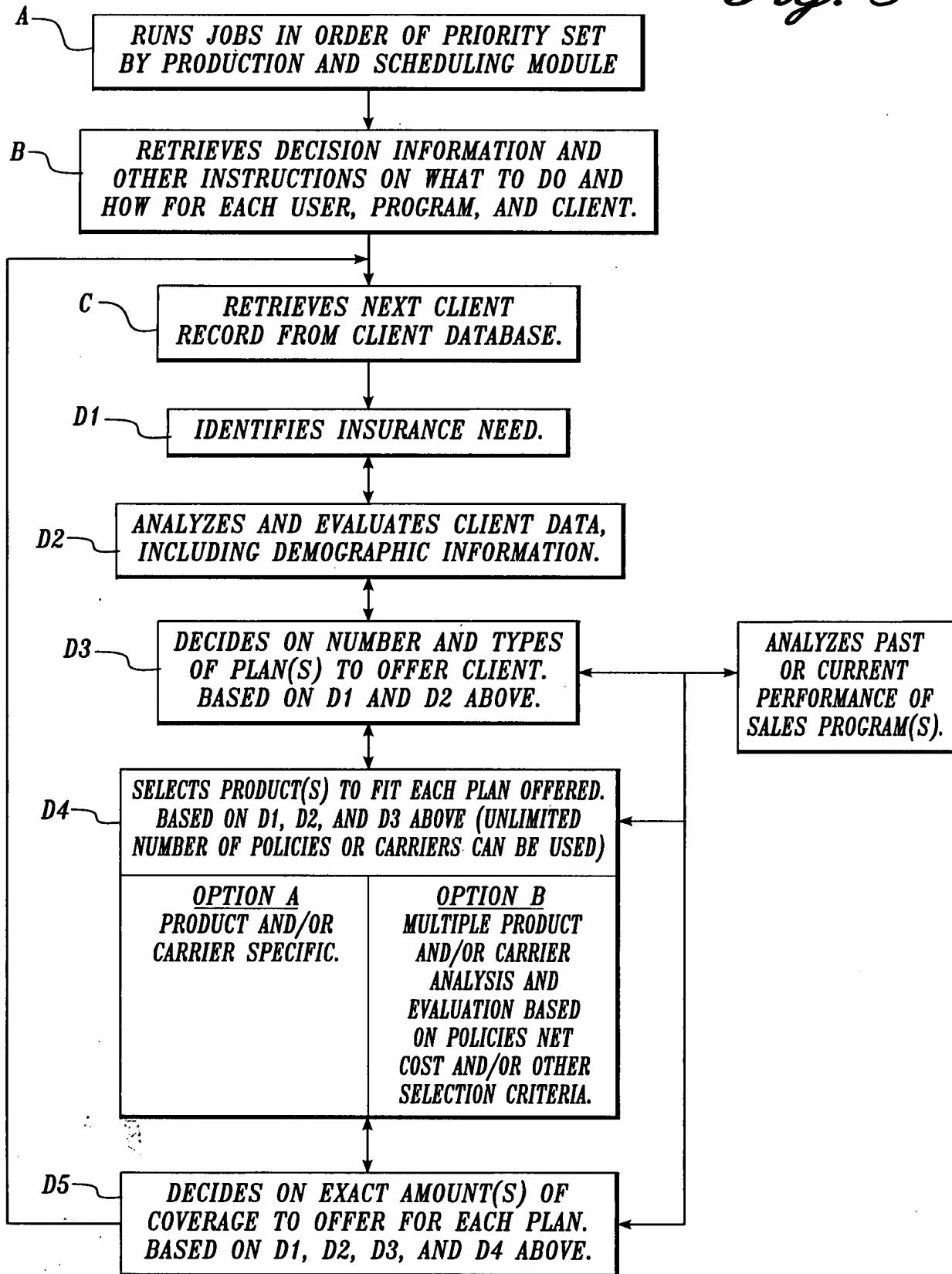


Fig. 9

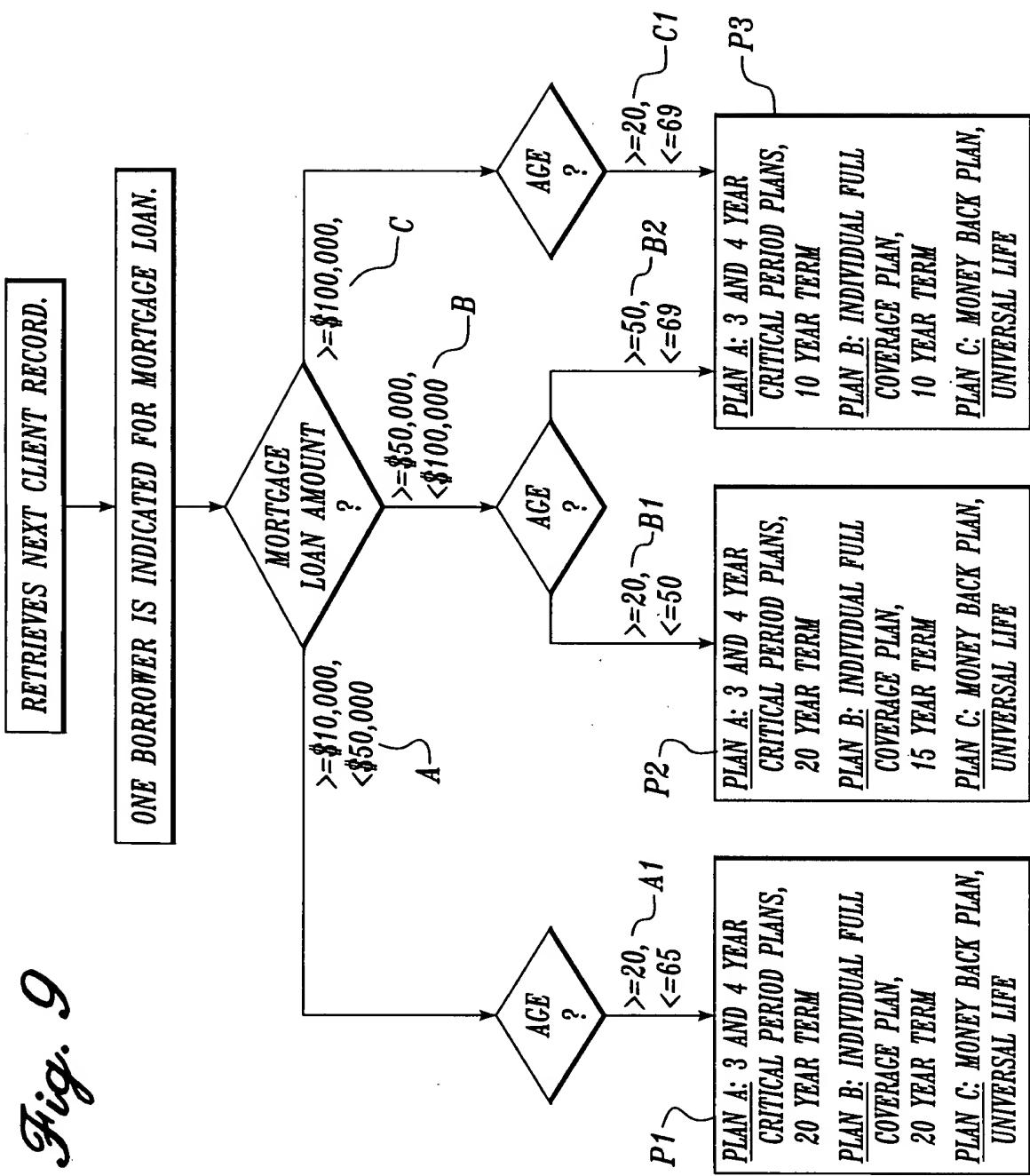
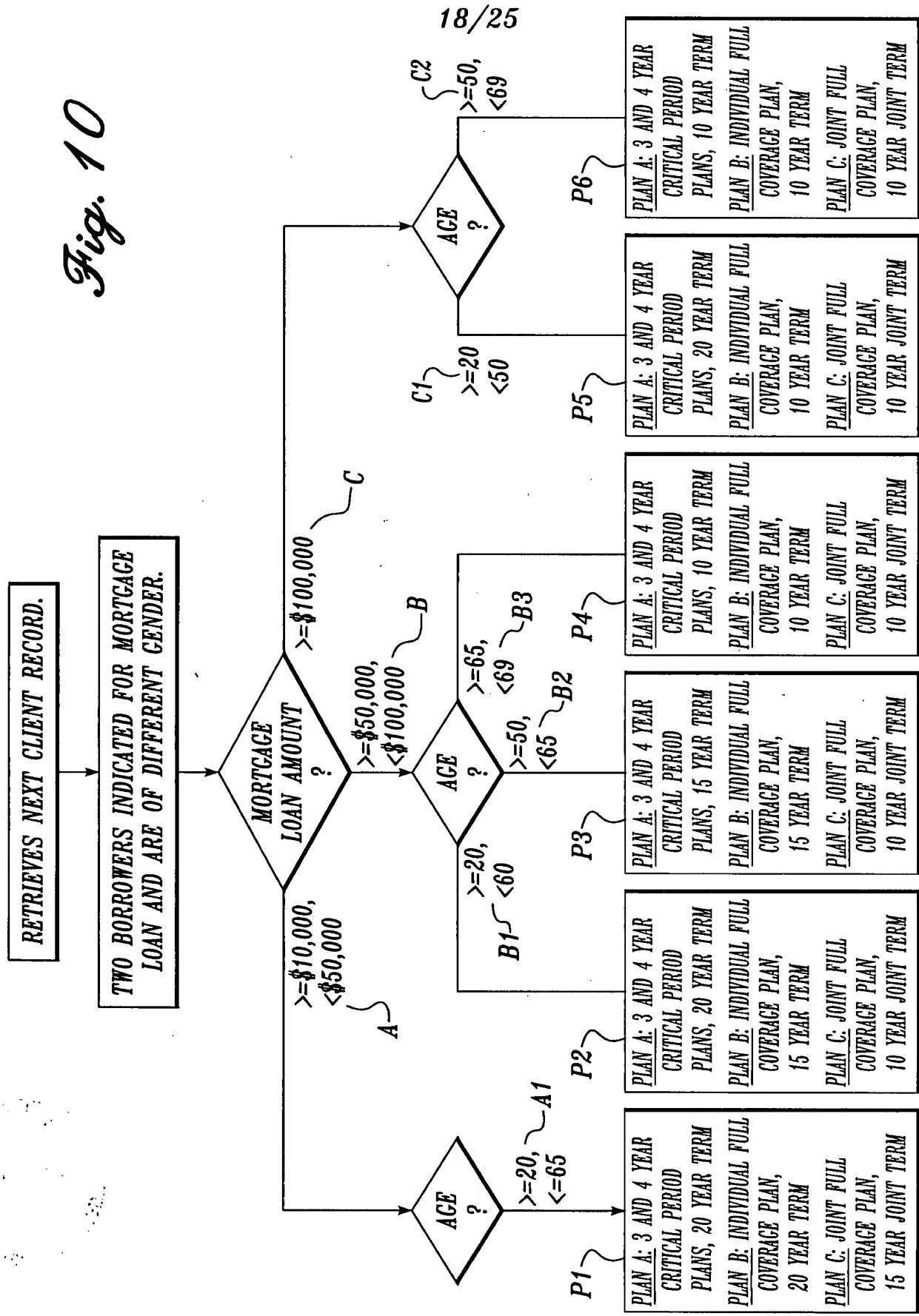


Fig. 10



RETRIEVES NEXT CLIENT RECORD.

Fig. 11

TWO BORROWERS INDICATED FOR MORTGAGE  
LOAN AND ARE OF SAME GENDER.

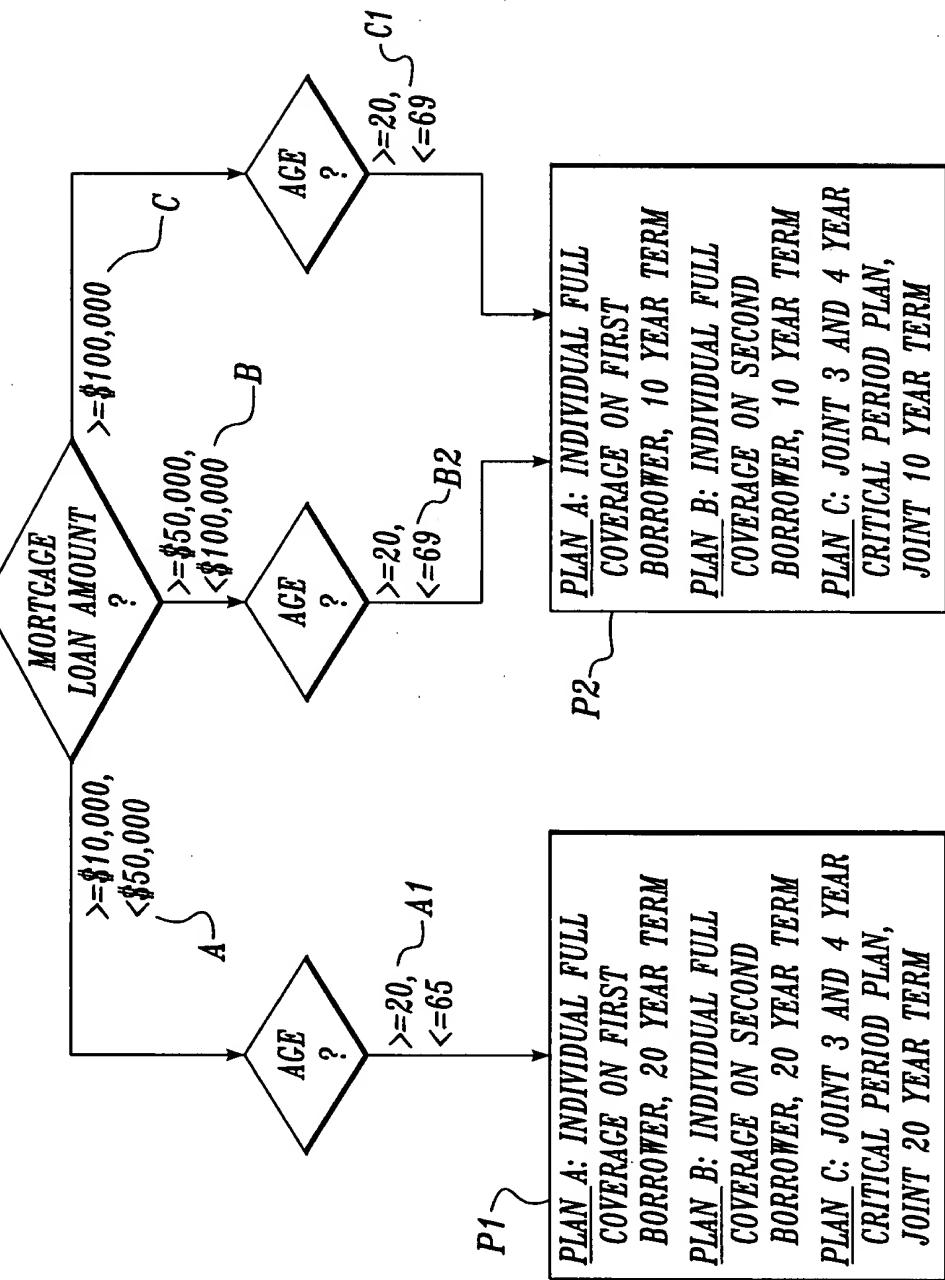
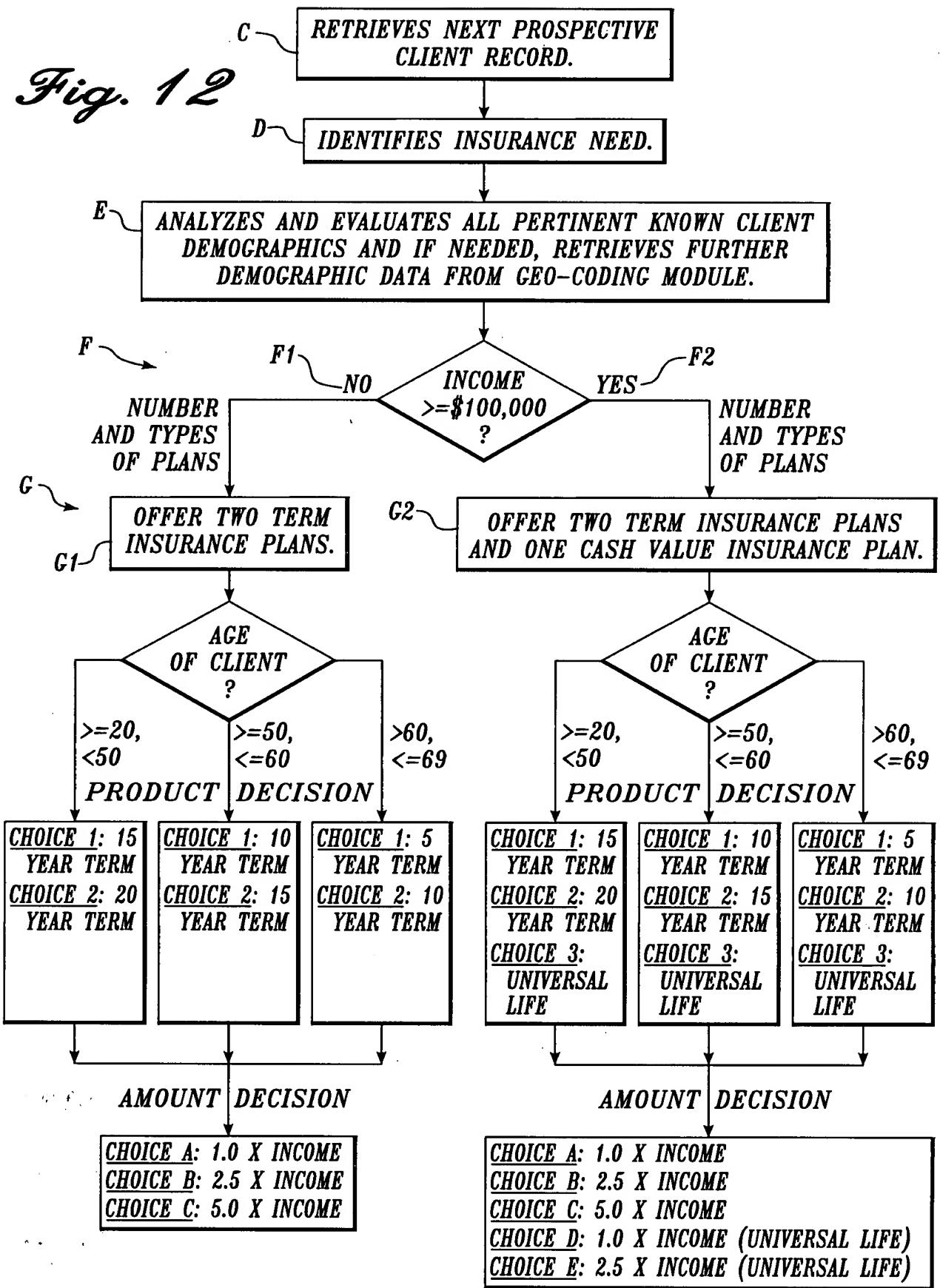


Fig. 12



## OUTPUT MODULE

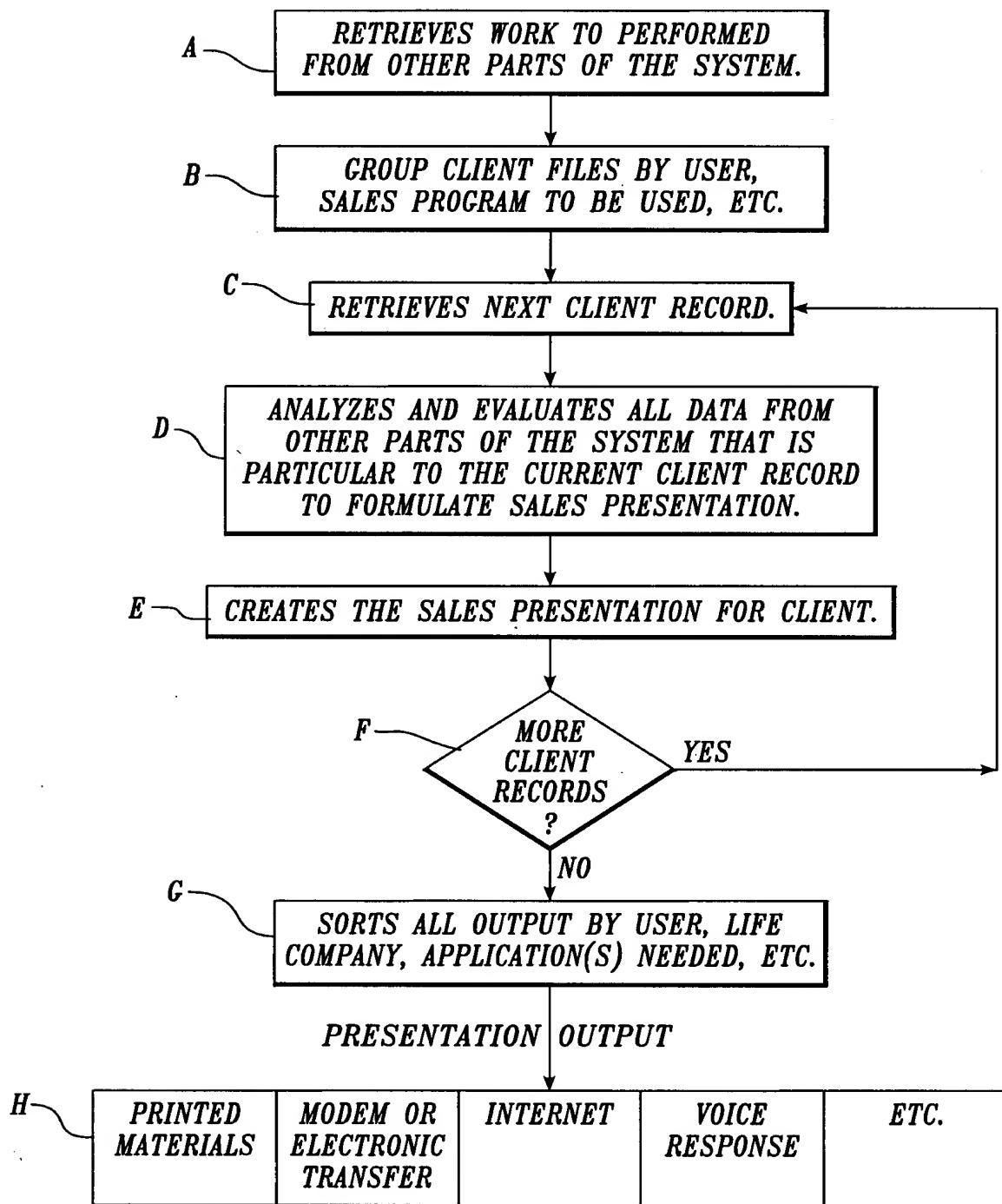


Fig. 13

## PRODUCTION AND SCHEDULING

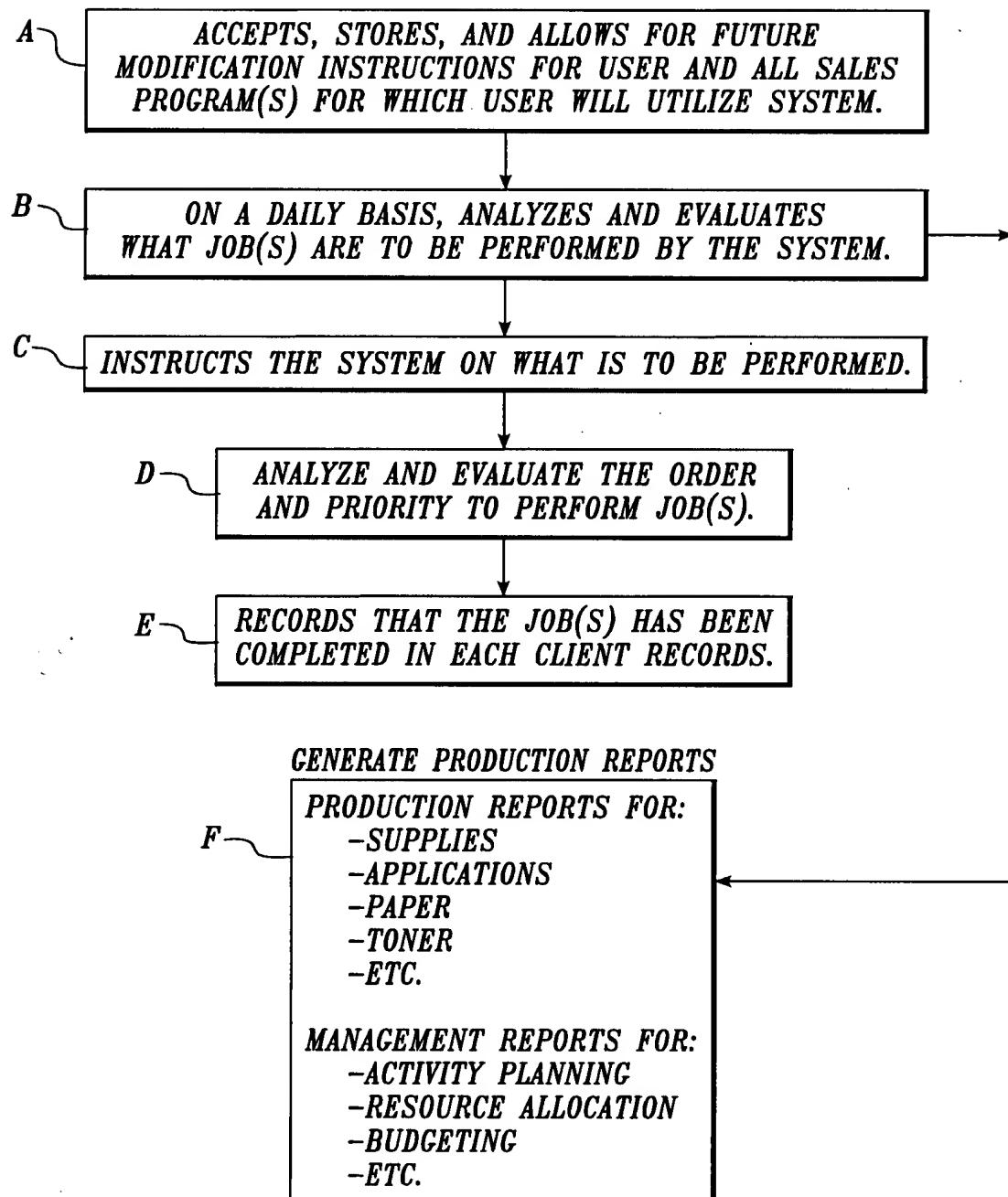
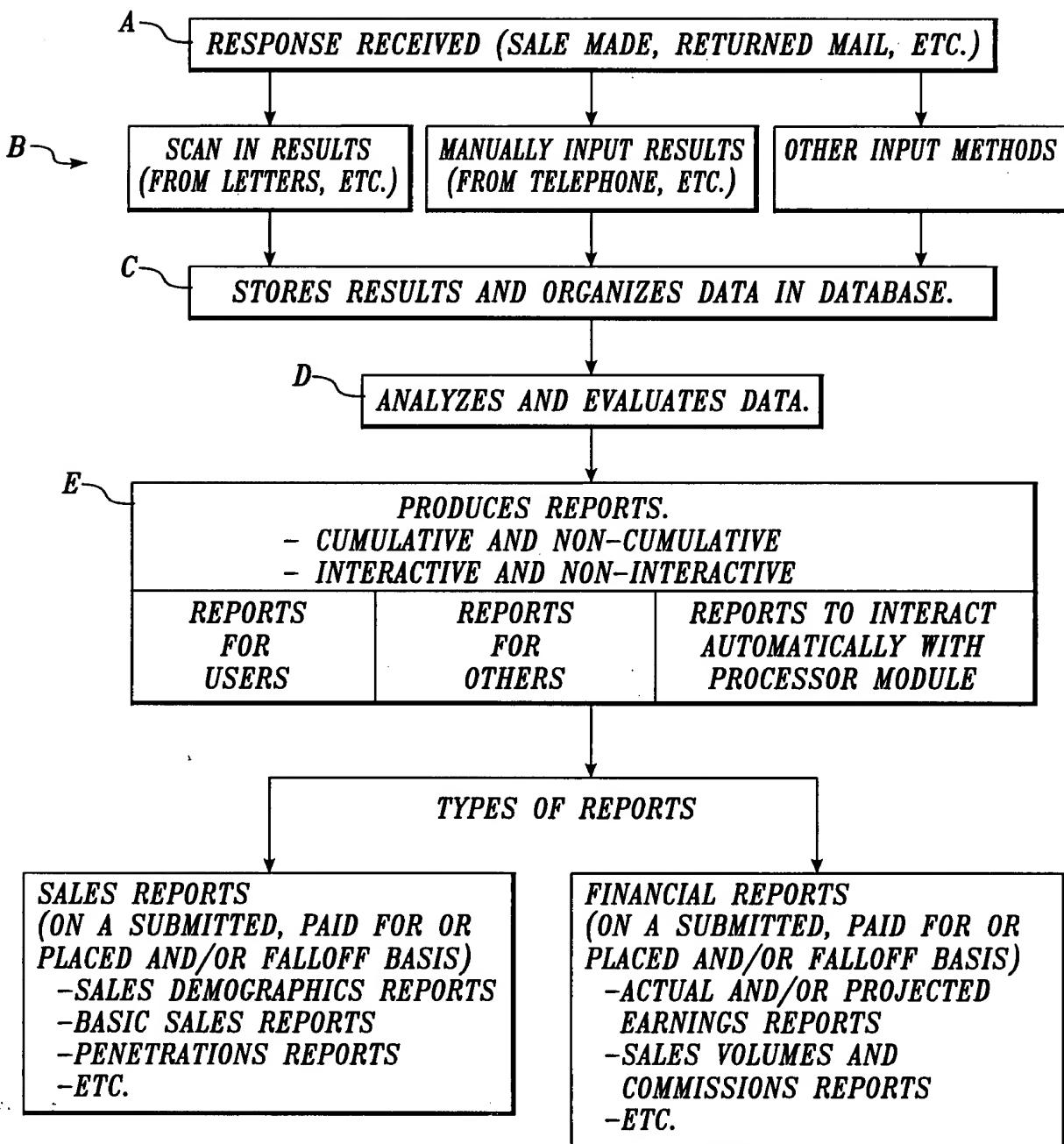


Fig. 14

## SALES AND FINANCIAL REPORT AND ANALYSIS



*Fig. 15*

## TELEMARKETING MODULE

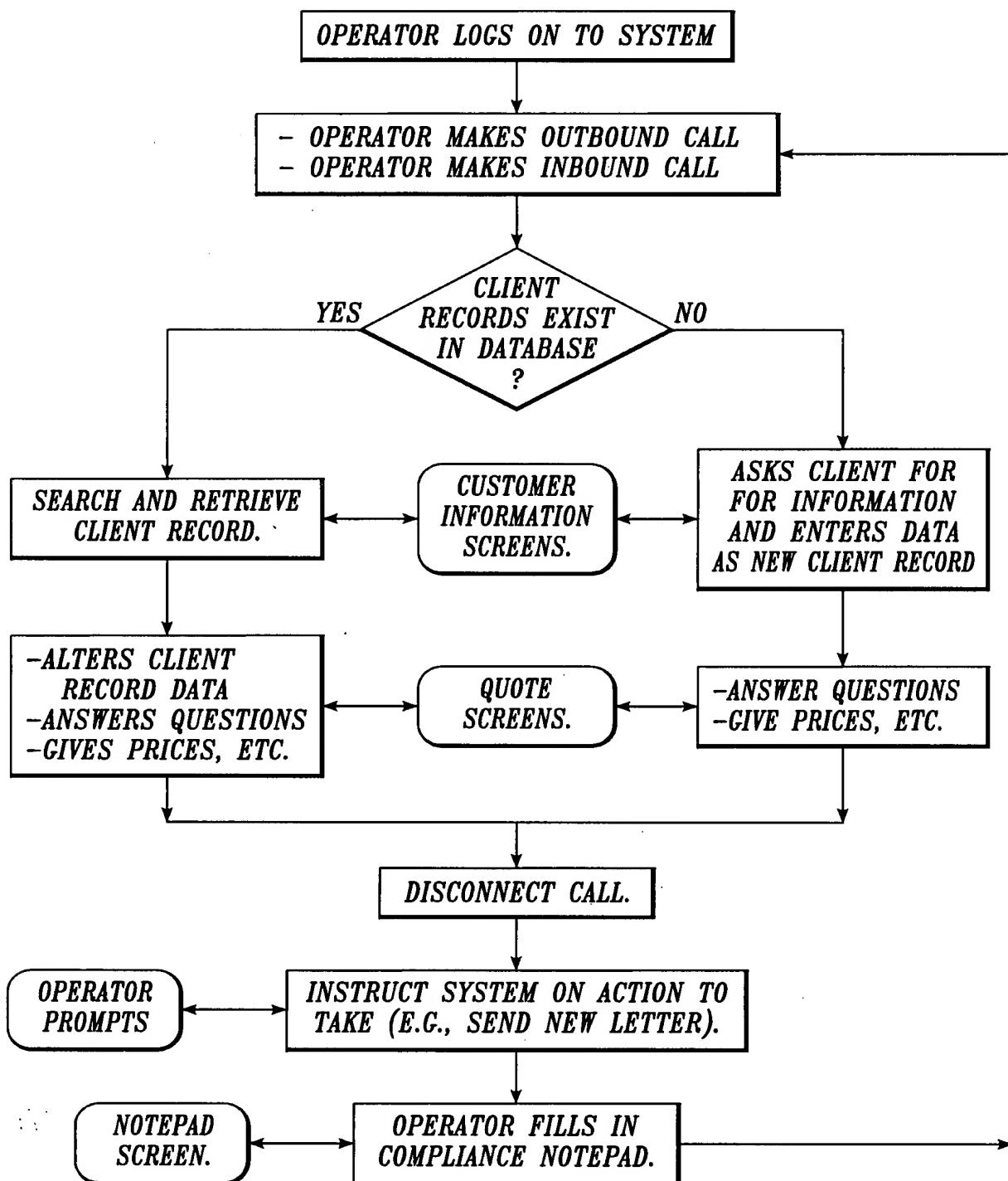


Fig. 16

## NEW BUSINESS PROCESSING MODULE

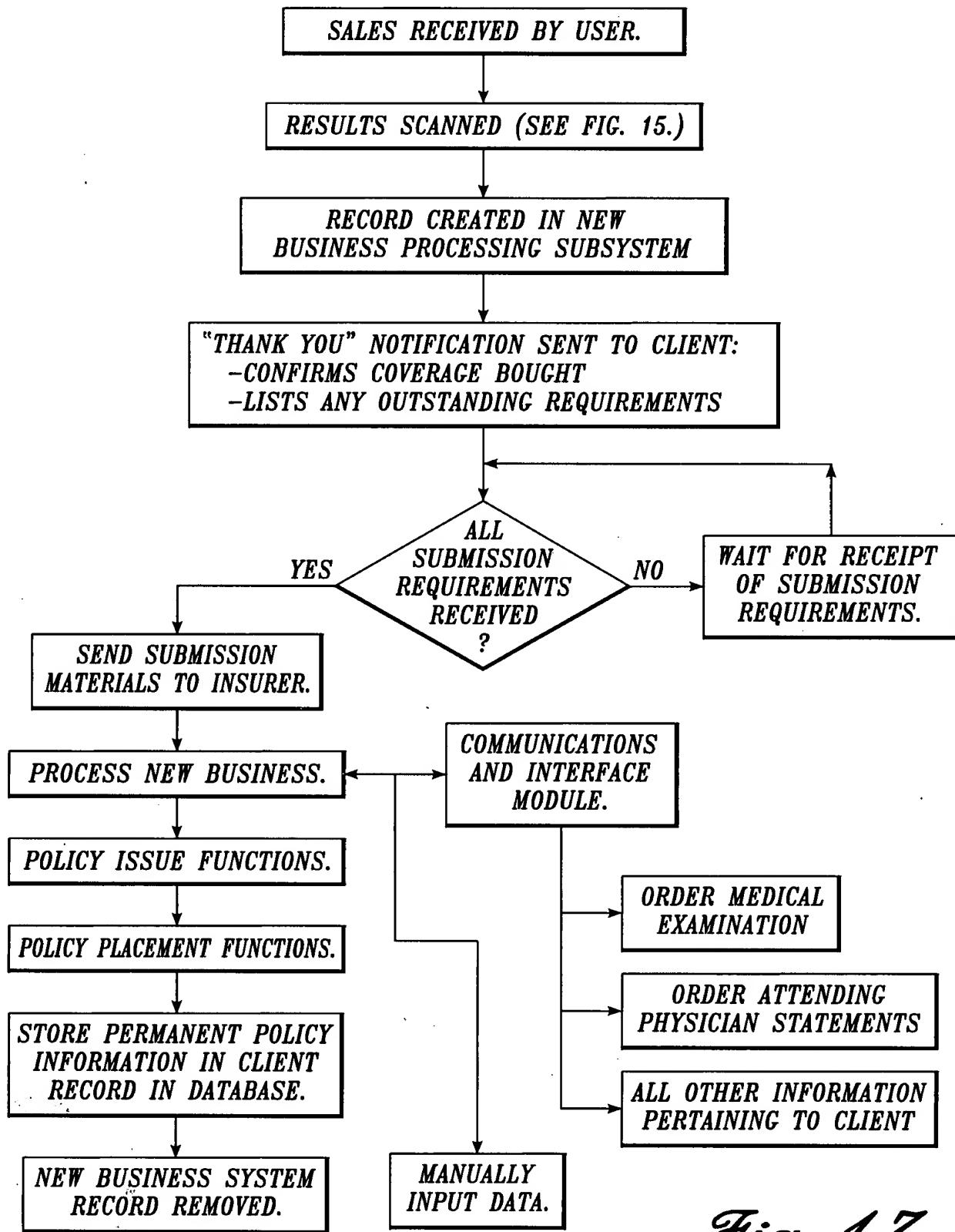


Fig. 17